

SBA Assistance & Programs For COVID-19 Disaster

聯邦小企業部新觀冠病毒災難協助



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SBA's Disaster Declaration Makes Loans Available Due to the Coronavirus (COVID-19)

The U.S. Small Business Administration (SBA) is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19).

Upon a request received from a state's or territory's Governor, SBA will issue under its own authority, as provided by the Coronavirus Preparedness and Response Supplement Appropriations Act that was recently signed by the President, an Economic Injury Disaster Loan declaration.



Administrator Jovita Carranza

SBA's Programs and Services

服務項目

- Counseling - Business Training & Education **輔導 – 商業訓練及教育**
 - SCORE, SBDC & WBC
- Capital - Access to Government Guaranties **融資**
 - Microloans/Community Advantage
 - 7(a)/Express, 504 Loan Programs
 - Surety Bond Guaranty Program
- Contracting - Selling to the U.S. Government **政府合約**
 - 8(a) Business Development & HUBZone Certification
- Disaster Assistance **災難協助**
 - Physical Damage & Economic Injury Disaster Loans

經濟傷害災難貸款

SBA's Disaster Assistance for Small Business

On March 27, 2020, Congress passed and the President signed the Coronavirus Aid, Relief, and Economic Security (CARES) Act -- a landmark \$2 trillion stimulus package addressing the impact of COVID-19. The package includes substantial relief for small business, including

3/27 國會通過， 總統簽署了“新冠病毒協助-紓困-及經濟安穩法案” 這項兩兆美元刺激方案針對受新冠病毒的影響， 對小企業的協助包括以下幾項：

1. Economic Injury Disaster Loans and Advance Grants: An additional \$10 billion in funding for SBA Economic Injury Disaster Loans (EIDL), with emergency grants of up to \$10,000 to provide immediate relief for small business operating costs.

• 經濟傷害災難貸款及進階補助: 增加一百億美元， 提供緊急補助， 提供小企業一萬美元作運作支出

SBA's Disaster Assistance for Small Business

2. Paycheck Protection Program: A \$350 billion loan program for small businesses and nonprofits to maintain existing workforce and help pay for other expenses like rent, mortgage, and utilities.

2. 薪資保護方案：三千五百億美元的貸款方案，幫助小企業及非營利組織維持員工人力，及運作支出。例如：房租，房貸，及水電費。

3. Small Business Debt Relief: \$17 billion for the Small Business Administration (SBA) to cover 6 months of payments for small businesses with existing SBA loans, including 7(a), Community Advantage, 504, and Microloan programs.

3. 小企業債務減免：所有SBA的保證貸款都得到六個月的暫停還款緩衝

The [CARES Act](#) requires that SBA enact these programs with regulations within 15 days.

這項法案要求 SBA 在15天內，制定這些方案的實行法規。

Paycheck Protection Program 薪資保護方案

<https://www.sba.gov/funding-programs/loans/paycheck-protection-program-ppp>

announced on 3/31/2020

- **Loan forgiveness 貸款免還**
- **IF** proceeds used for payroll costs and other designated business operating expenses
如果貸款的錢用作付工資及其他指定費用
- in the 8 weeks following the date of loan origination
在貸到款後的八個星期
- (due to likely high subscription, it is anticipated that not more than 25% of the forgiven amount may be for non-payroll costs)
預計將會有高要求，所以預料營運支出最多只能免還，25%

Paycheck Protection Program 薪資保護方案

USE of Funds

Payroll Costs 員工工資

- Salary 薪水
- Wages payment of cash tips (up to an annual rate of pay of \$100,000)
小費薪資 (最高可至年薪十萬)
- employee group health care benefits, including insurance premiums contributions 員工健保福利包括保費
- covered leave 帶薪假

Business Operating Expenses 營運支出

- interest payments on mortgage obligations 分期付款利息
- Rent 房租
- Utilities 水電費
- interest on other debt obligations previously incurred 其他債務利息

Paycheck Protection Program 薪資保護方案

Eligible businesses: 合格企業

- All businesses 所有商家
 - non-profits 非營利組織
 - Veterans organizations 退伍軍人組織
 - Tribal concerns 部落企業
 - sole proprietorships 獨資企業
 - self-employed individuals 自雇個體經營者
 - independent contractors 獨力承包商
-
- with 500 or fewer employees 員工不超過五百人
 - or no greater than the number of employees set by the SBA as the size standard for certain industries. 或員工人數不超過的行業標準
-
- Maximum loan amount up to \$10 million 最高可達一千萬美元

Paycheck Protection Program

- Interest rate of 0.5%
利率 0.5%
- Maturity of 2 years
兩年償還期
- First payment deferred for six months
六個月後開始償還
- 100% guarantee by SBA
由SBA 100%保證
- No collateral
不須抵押品
- No personal guarantees
不須個人擔保
- No borrower or lender fees payable to SBA
不須付SBA保證費

Paycheck Protection Program

- **Reduced costs:** The cost of participation in the program is reduced for both borrowers and lenders by providing fee waivers, an automatic deferment of payments for 6 months, and no prepayment penalties.

減少成本: 借方及貸方均免繳費用, 延後六個月還款, 提早還款無罰金

- **Availability:** Loans are to be made available immediately through more than 800 existing SBA-certified lenders, including banks, credit unions, and other financial institutions

向誰申請: 透過與SBA認證的貸款機構, 包括銀行, 信用合作社, 及其他金融機構

- **SBA Express Loans:** The maximum loan amount for SBA Express loans has been increased from \$350,000 to \$1 million. Express loans provide borrowers with revolving lines of credit for working capital purposes.

快速貸款: SBA 提高快速貸款金額從三十五萬到一百萬, 提供循環信貸作為運作資金

BEWARE OF SCAMS AND FRAUD 小心詐騙

The Office of Inspector General

- The SBA **does not** initiate contact on either 7(a) or Disaster loans. If you are proactively contacted by someone claiming to be from the SBA, suspect fraud.

SBA 不會主動向你推銷貸款

- The SBA **does not** provide grants to small businesses. The SBA provides guarantees to lenders to encourage them to make loans to small businesses. If you are contacted via social media about an SBA grant program for small businesses, suspect fraud.

SBA 不提供補助金

- If you are contacted by someone promising to get approval of an SBA loan but requires any payment up front or offers a high interest bridge loan in the interim, suspect fraud.

如果有人要你先付錢保證得到貸款，小心可能是詐騙

BEWARE OF SCAMS AND FRAUD 小心詐騙

The Office of Inspector General

- Look out for phishing attacks/scams utilizing the SBA logo. These may be attempts to obtain your personally identifiable information (PII) to obtain personal banking access, or to install ransomware/malware on your computer

注意網路安全個人資料

- If you are in the process of applying for an SBA loan and receive email correspondence asking for PII, ensure that the referenced application number is consistent with the actual application number.

如果你申請貸款有人向你要個人資料要確定是你的案件號碼

- The SBA limits the fees a broker can charge a borrower to 3% for loans \$50,000 or less and 2% for loans \$50,000 to \$1,000,000 with an additional .25% on amounts over \$1,000,000. Any attempt to charge more than these fees is inappropriate. **SBA准許掮客經紀人收取費用但不會超過3%**

BEWARE OF SCAMS AND FRAUD

The Office of Inspector General

- Any email communication from the SBA will come from accounts ending with **gov. SBA 郵件 .gov**
- The presence of an SBA logo on a webpage **does not** guaranty the information is accurate or endorsed by the SBA. Please cross-reference any information you receive with information available at [sba.gov](https://www.sba.gov). 網站有SBA 標誌不一定是SBA
- If you have a question about getting an SBA disaster loan, call 800-659-2955 or send an email to disastercustomerservice@sba.gov. 災難貸款詢問
- If you have questions about other SBA lending products, call the SBA's Answer Desk at 800-827-5722 or send an email to answerdesk@sba.gov. 其他SBA貸款詢問
- **Report Fraud**
- Report any suspected fraud to OIG's Hotline at 800-767-0385 or online at, <https://www.sba.gov/about-sba/oversight-advocacy/office-inspector-general/office-inspector-general-hotline>.

Updated Information as of 3/27/2020

If you applied on the previous website for the EIDL up to \$2MM

- A **Robocall** will be going out to ALL those who have applied to the EIDL Program letting them know SBA Disaster Center have received their application.
- This includes the denials.
- Additionally, **an Email** will be sent to all the applicants as well stating the same.
- For those that provided neither an email or phone, **a Letter** will be sent.

Advance on EIDL

New Information as of 3/30

- On March 27, 2020, President Trump signed into law the CARES Act, which provided additional assistance for small business owners and non-profits, including the opportunity to get **up to a \$10,000 Advance on an Economic Injury Disaster Loan (EIDL)**.
- This **Advance** may be available even if your **EIDL** application was declined or is still pending, and **will be forgiven**.

- 它是经济赈灾贷款计划（EIDL）的一部分，可以帮助手头吃紧但急需现金维持企业运营的企业主们脱离困境。同时，它是一个类似补助金的项目，总额为**10000美金**，可暂时用于支付员工薪水和其它的一些公司运营开支。如果申请材料齐全，**3天即可批准**，款项会直接存入申请人的公司账户，以后**不必偿还**，申请截止日期为2020年9月30日。
-
- 但此补助项目与后续联邦**2万亿美金**经济刺激法案中的**补助金**项目有关。若此次申请成功，无需偿还，可能在后续的补助金申请中会被扣除**1万美金**

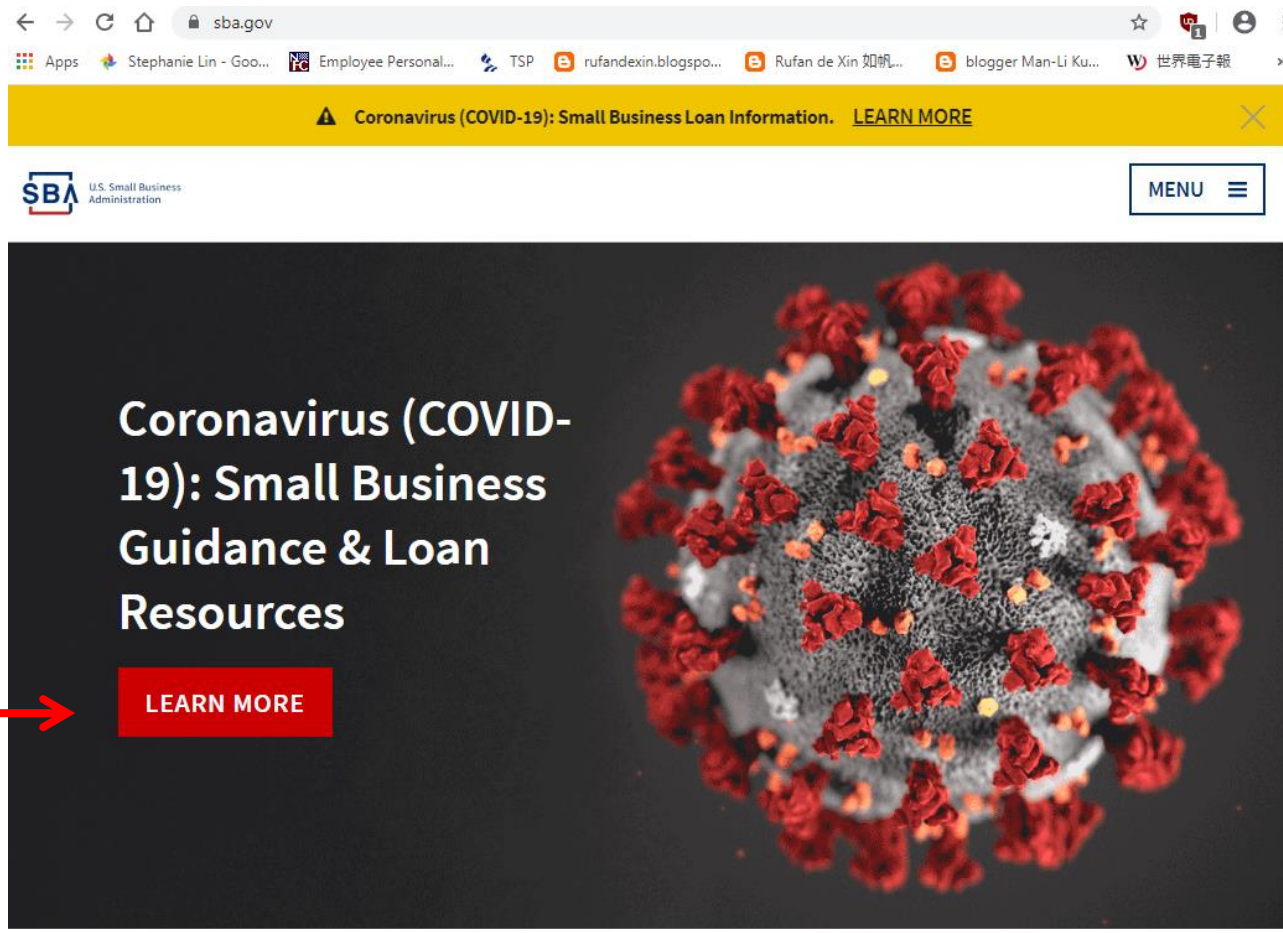
Advance on EIDL 如何申請

New Information as of 3/30

- If you wish to apply for the Advance on your EIDL, please visit www.SBA.gov/Disaster as soon as possible to fill out a new, streamlined application.
- In order to qualify for the Advance, you need to submit this new application even if you previously submitted an EIDL application.
- Applying for the Advance will not impact the status or slow your existing application.

<https://covid19relief.sba.gov/#/>

www.sba.gov



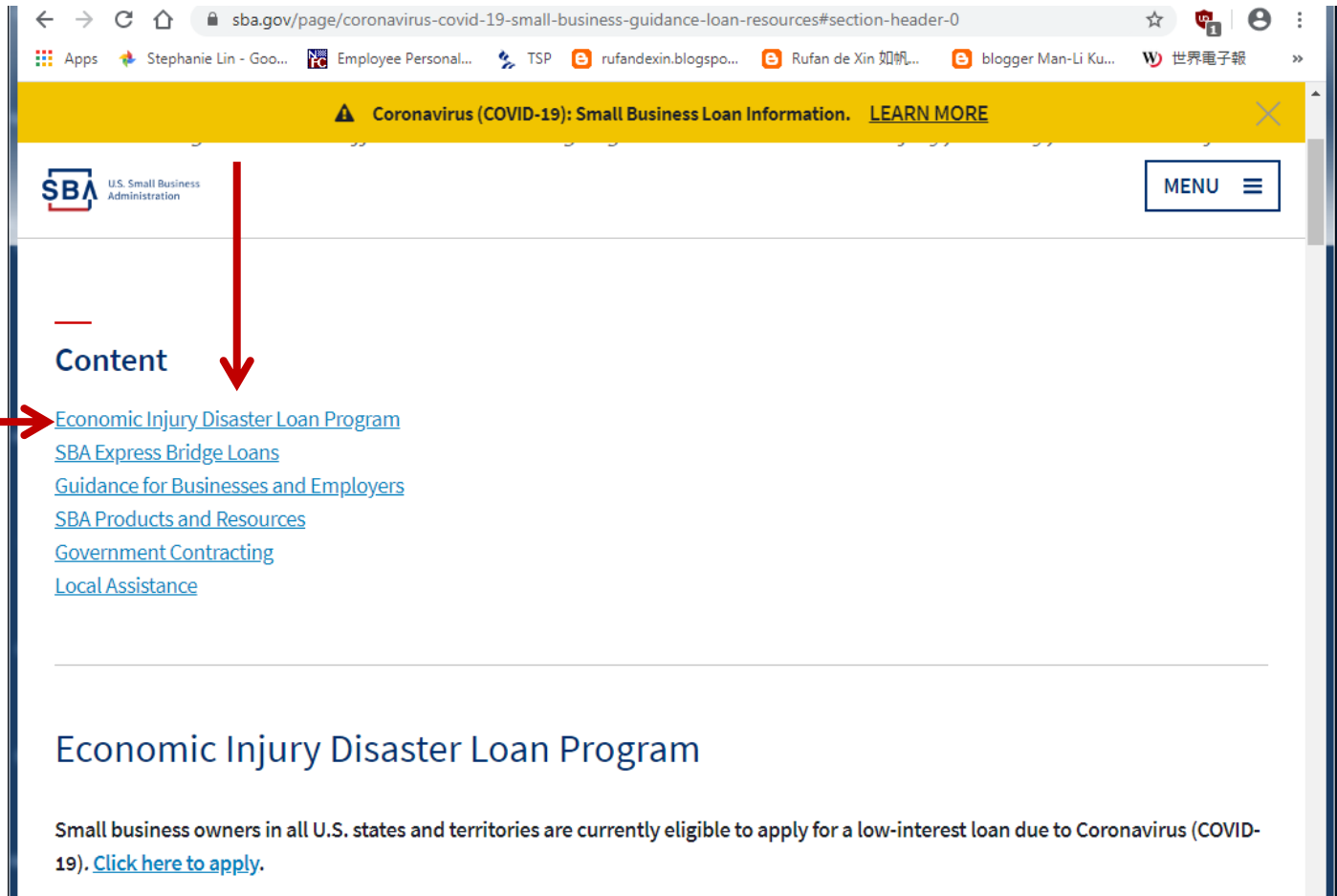
The screenshot shows a web browser displaying the SBA website. The address bar shows 'sba.gov'. A yellow banner at the top reads 'Coronavirus (COVID-19): Small Business Loan Information. LEARN MORE'. Below this, the SBA logo and 'U.S. Small Business Administration' are visible. A 'MENU' button is in the top right. The main content area features a large image of a coronavirus particle. To the left of the particle, the text 'Coronavirus (COVID-19): Small Business Guidance & Loan Resources' is displayed. A red arrow points to a red 'LEARN MORE' button located below this text.

Coronavirus (COVID-19): Small Business Guidance & Loan Resources

LEARN MORE

Click on Economic Injury Disaster Loan Program

Click on “Economic Injury Loan Program”



The screenshot shows a web browser window with the URL sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources#section-header-0. A yellow banner at the top reads "Coronavirus (COVID-19): Small Business Loan Information. [LEARN MORE](#)". Below the banner is the SBA logo and a "MENU" button. A red arrow points down to the "Content" section, which lists several links: [Economic Injury Disaster Loan Program](#), [SBA Express Bridge Loans](#), [Guidance for Businesses and Employers](#), [SBA Products and Resources](#), [Government Contracting](#), and [Local Assistance](#). A second red arrow points to the first link, "Economic Injury Disaster Loan Program". Below this list, the heading "Economic Injury Disaster Loan Program" is displayed, followed by a paragraph: "Small business owners in all U.S. states and territories are currently eligible to apply for a low-interest loan due to Coronavirus (COVID-19). [Click here to apply.](#)"

Click “APPLY FOR ASSISTANCE”

The screenshot shows a web browser window with the address bar displaying sba.gov/funding-programs/disaster-assistance. The browser's taskbar at the top shows several open tabs, including 'Apps', 'Stephanie Lin - Goo...', 'Employee Personal...', 'TSP', 'rufandexin.blogspo...', 'Rufan de Xin 如帆...', 'blogger Man-Li Ku...', and '世界電子報'. A yellow banner at the top of the page contains a warning icon and the text 'Coronavirus (COVID-19): Small Business Loan Information. [LEARN MORE](#)'. The SBA logo and 'U.S. Small Business Administration' text are in the top left, and a 'MENU' button is in the top right. The main content area features the heading 'Disaster assistance' in a large, bold, blue font. Below the heading is a paragraph: 'The SBA provides low-interest disaster loans to help businesses and homeowners recover from declared disasters.' At the bottom of this section is a red rectangular button with the text 'APPLY FOR ASSISTANCE' in white, bold, uppercase letters. A red arrow points from the left towards this button.

← → ↻ 🏠 sba.gov/funding-programs/disaster-assistance ☆ ⋮

Apps Stephanie Lin - Goo... Employee Personal... TSP rufandexin.blogspo... Rufan de Xin 如帆... blogger Man-Li Ku... 世界電子報 >>

⚠️ Coronavirus (COVID-19): Small Business Loan Information. [LEARN MORE](#) ✕

U.S. Small Business Administration MENU ≡

Disaster assistance

The SBA provides low-interest disaster loans to help businesses and homeowners recover from declared disasters.

→ **APPLY FOR ASSISTANCE**

Click on “click here”

The screenshot shows a web browser window with the URL sba.gov/page/disaster-loan-applications. A yellow banner at the top reads "Coronavirus (COVID-19): Apply for an Economic Injury Disaster Loan [CLICK HERE](#)". The SBA logo and "U.S. Small Business Administration" are in the top left, and a "MENU" button is in the top right. The main heading is "Disaster Loan Applications" with the subtext "Find out how to apply for SBA Disaster loans". Under the "Content" section, there are links for "Economic Injury Disaster Loans", "Home Loans or Sole Proprietor Loans", "Mailing instructions", "Useful links", and "Get help". Below this, the heading "Economic Injury Disaster Loans" is repeated, followed by the text "To apply for a COVID-19 Economic Injury Disaster Loan, [click here.](#)". A red arrow points from the "click here" link in the text to the "click here" link in the yellow banner.

← → ↻ 🏠 sba.gov/page/disaster-loan-applications ☆ 🔒 👤 ⋮

Apps Stephanie Lin - Goo... Employee Personal... TSP rufandxin.blogspot... Rufan de Xin 如帆... blogger Man-Li Ku... 世界電子報 »

⚠️ Coronavirus (COVID-19): Apply for an Economic Injury Disaster Loan [CLICK HERE](#) ✕

SBA U.S. Small Business Administration MENU ☰

Disaster Loan Applications

Find out how to apply for SBA Disaster loans

Content

- [Economic Injury Disaster Loans](#)
- [Home Loans or Sole Proprietor Loans](#)
- [Mailing instructions](#)
- [Useful links](#)
- [Get help](#)

Economic Injury Disaster Loans

Economic Injury Disaster Loans

To apply for a COVID-19 Economic Injury Disaster Loan, [click here.](#)

STREAMLINED PROCESS REQUIREMENTS

New procedure as on 3/29 at 8:20pm

<https://covid19relief.sba.gov/#/>

Disaster Loan Assistance

Federal Disaster Loans for Businesses, Private Non-profits, Homeowners and Renters

COVID-19 ECONOMIC INJURY DISASTER LOAN APPLICATION



DISCLOSURES



BUSINESS INFORMATION



BUSINESS OWNERS INFORMATION



ADDITIONAL INFORMATION



SUMMARY

STREAMLINED PROCESS REQUIREMENTS

SBA is collecting the requested information in order to make a loan under SBA's Economic Injury Disaster Loan Program to the qualified entities listed in this application that are impacted by the Coronavirus (COVID-19). The information will be used in determining whether the applicant is eligible for an economic injury loan. If you do not submit all the information requested, your loan cannot be fully processed.

The Applicant understands that the SBA is relying upon the self-certifications contained in this application to verify that the Applicant is an eligible entity to receive the advance, and that the Applicant is providing this self-certification under penalty of perjury pursuant to 28 U.S.C. 1746 for verification purposes.

The estimated time for completing this entire application is two hours and ten minutes, although you may not need to complete all parts. You are not required to respond to this collection of information unless it displays a currently valid OMB approval number.

ELIGIBLE ENTITY VERIFICATION

STREAMLINED PROCESS REQUIREMENTS

5 STEPS



1. Disclosures

確認資訊

2. Business Information

企業資訊

3. Business Owners Information

企業擁有人資訊

4. Additional Information

其他資訊

5. Summary

總結

STREAMLINED PROCESS REQUIREMENTS

Step 1 - Disclosures

- SBA is collecting the requested information in order to make a loan under SBA's Economic Injury Disaster Loan Program to the qualified entities listed in this application that are impacted by the Coronavirus (COVID-19).
- The information will be used in determining whether the applicant is eligible for an economic injury loan.
- If you do not submit all the information requested, your loan cannot be fully processed.

Eligible Entity Verification **Check One**

ELIGIBLE ENTITY VERIFICATION

Choose One:

- ☐ Applicant is a business with not more than 500 employees.
- ☐ Applicant is an individual who operates under a sole proprietorship, with or without employees, or as an independent contractor.
- ☐ Applicant is a cooperative with not more than 500 employees.
- ☐ Applicant is an Employee Stock Ownership Plan (ESOP), as defined in 15 U.S.C. 632, with not more than 500 employees.
- ☐ Applicant is a tribal small business concern, as described in 15 U.S.C. 657a(b)(2)(C), with not more than 500 employees.
- ☐ Applicant is a business, including an agricultural cooperative, aquaculture enterprise, nursery, or producer cooperative, that is small under SBA Size Standards found at <https://www.sba.gov/size-standards>.
- ☐ Applicant is a business with more than 500 employees that is small under SBA Size Standards found at <https://www.sba.gov/size-standards>.
- ☐ Applicant is a private non-profit organization that is a non-governmental agency or entity that currently has an effective ruling letter from the IRS granting tax exemption under sections 501(c),(d), or (e) of the Internal Revenue Code of 1954, or satisfactory evidence from the State that the non-revenue producing organization or entity is a non-profit one organized or doing business under State law, or a faith-based organization.

Choose One

(1-2)

- Applicant is a business with not more than 500 employees.

少於500員工的企業

- Applicant is an individual who operates under a sole proprietorship, with or without employees, or as an independent contractor.

獨資企業

- Applicant is a cooperative with not more than 500 employees.

合作社

- Applicant is an Employee Stock Ownership Plan (ESOP), defined in 15 U.S.C. 632, with not more than 500 employees.
- Applicant is a tribal small business concern, as described in 15 U.S.C. 657a(b)(2)(C), with not more than 500 employees.

Choose One

(2-2)

- Applicant is a business, including an agricultural cooperative, aquaculture enterprise, nursery, or producer cooperative, that is small under SBA Size Standards found at <https://www.sba.gov/size-standards>. 農漁業
- Applicant is a business with more than 500 employees that is small under SBA Size Standards found at <https://www.sba.gov/size-standards>.
- Applicant is a private non-profit organization that is a non-governmental agency or entity that currently has an effective ruling letter from the IRS granting tax exemption under sections 501(c),(d), or (e) of the Internal Revenue Code of 1954, or satisfactory evidence from the State that the non-revenue producing organization or entity is a non-profit one organized or doing business under State law, or a faith-based organization.
- 非營利組織

Review and Check All of the Following:

Applicant must review and check all the following (If Applicant is unable to check all of the following, Applicant is not an Eligible Entity):

- ☐ Applicant is not engaged in any illegal activity (as defined by Federal guidelines).
- ☐ No principal of the Applicant with a 50 percent or greater ownership interest is more than sixty (60) days delinquent on child support obligations.
- ☐ Applicant is not an agricultural enterprise (e.g., farm), other than an aquaculture enterprise, agricultural cooperative, or nursery.
- ☐ Applicant does not present live performances of a prurient sexual nature or derive directly or indirectly more than de minimis gross revenue through the sale of products or services, or the presentation of any depictions or displays, of a prurient sexual nature.
- ☐ Applicant does not derive more than one-third of gross annual revenue from legal gambling activities.
- ☐ Applicant is not in the business of lobbying.
- ☐ Applicant cannot be a state, local, or municipal government entity and cannot be a member of Congress.

If you have questions about this application or problems providing the required information, please contact our Customer Service Center at 1-800-659-2955 or (TTY: 1-800-877-8339) DisasterCustomerService@sba.gov.

Continue >

Review and Check All of the Following: (1-2)

Applicant must review and check all the following (If Applicant is unable to check all of the following, Applicant is not an Eligible Entity):

- Applicant is not engaged in any illegal activity (as defined by Federal guidelines). **不從事非法行業**
- No principal of the Applicant with a 50 percent or greater ownership interest is more than sixty (60) days delinquent on child support obligations. **過去60天沒有間斷繳付兒童贍養費**
- Applicant is not an agricultural enterprise (e.g., farm), other than an aquaculture enterprise, agricultural cooperative, or nursery. **不是農場**

- **Review and Check All of the Following: (2-2)**

- Applicant does not present live performances of a prurient sexual nature or derive directly or indirectly more than de minimis gross revenue through the sale of products or services, or the presentation of any depictions or displays, of a prurient sexual nature.

- **色情有關行業**

- Applicant does not derive more than one-third of gross annual revenue from legal gambling activities.

- **1/3 以上年收入來自博彩業**

- Applicant is not in the business of **lobbying**.

- **遊說企業**

- Applicant cannot be a state, local, or municipal government entity and cannot be a member of Congress.

- **政府機構或國會議員**

Step 2 - Business Information



DISCLOSURES



BUSINESS INFORMATION



BUSINESS OWNERS INFORMATION



ADDITIONAL INFORMATION



SUMMARY

Step 1 of 3

Business Information

Business Legal Name *

Trade Name *

EIN/SSN for Sole Proprietorship *

Organization Type *

Is the Applicant a Non-Profit Organization? *

☐ Yes ☐ No

Is the Applicant a Franchise? *

☐ Yes ☐ No

- 企业名称、企业税号、地址、电话、邮件地址、企业成立日期、企业类型、行业类型、具体服务和产品介绍、员工人数、营利还是非营利公司或机构、2020年1月31日前的销售额、销售成本、运营开支、是否获得保险赔偿或补助金等。

Step 2 - Business Information

- Business legal Name
- Trade Name
- EIN/SSN for Sole Proprietorship
-
- Organization Type
- Is the applicant a Non-profit organization?
- Is the applicant a Franchise?

Gross Revenues for the Twelve(12) Month Prior to the Date of the Disaster (January 31, 2020) *

Cost of Goods Sold for the Twelve(12) Month Prior to the Date of the Disaster (January 31, 2020) *

Rental Properties (Residential and Commercial) Only - Lost Rents Due to the Disaster

Non-Profit Cost of Operation for the Twelve(12) Month Prior to the Date of the Disaster (January 31, 2020)

Combined Annual Operating Expenses for the Twelve(12) Months Prior to the Date of the Disaster (January 31, 2020) for All Secular Social Services Provided by the Faith Based Entity

List the Secular Social Services Provided by the Faith Based Entity

Compensation From Other Sources Received as a Result of the Disaster

Provide Brief Description of Other Compensation Sources

- Gross Revenues for the Twelve (12) Month Prior to the Date of the Disaster (January 31, 2020)
- Cost of Goods sold for the Twelve (12) Month Prior to the Date of the Disaster (January 31, 2020)
- Rental Properties (Residential and Commercial) Only – Lose Rents Due to the Disaster
- Non-Profit Cost of Operation for the Twelve (12) Month Prior to the Date of the Disaster (January 31, 2020)

- Combined Annual Operating Expenses for the Twelve (12) Month Prior to the Date of the Disaster (January 31, 2020)
- List the Secular Social Services Provided by the Faith Base Entity
- Compensation From Other Sources Received as a Result of the Disaster
- Provide Brief Description of Other Compensation Sources.

Primary Business Address (Cannot be P.O. Box) *

City *

State *

County

Zip *

Business Phone *

Alternative Business Phone

Business Fax

Business Email *

Date Business Established *



- **企**业主姓名、职位、股份占有率、社安号、出生日期、出生地、电话、邮件地址、是否为美国公民以及其他股东的相关信息等。

Step 3: Business Information

- Primary Business Address (Cannot be P.O. Box)
- City
- State
- County
- Zip
- Business Phone
- Business Fax
- Business Email

Business Email *

Date Business Established *

Current Ownership Since *

Business Activity *

Detailed Business Activity *

Number of Employees (As of January 31, 2020) *

Next >

Business Information

- Date Business Established
- Current Ownership Since
- Business Activity
- Detailed Business Activity
- Number of Employees (As of January 31, 2020)

Next

Business Owners Information

- First name
- Last name
- Mobile Phone
- Title/Office
- Ownership Percent
- Email
- SSN
- Birth Date
- Place of Birth
- U.S. Citizen?
- Residential Street Address
- City
- State
- Zip

Next

- 个人或企业是否有犯罪记录或被定罪；是否被取消获得联邦政府合同、贷款或补助金的资格；6个月内是否因刑事犯罪被逮捕；目前是否有案在身、监管或等待法院判刑等；是否有人或公司帮你填写申贷表格。（如是，需要填写帮你填写申贷表格的个人和公司名称，地点和电话，收取费用等信息；是否允许美国联邦小企业局贷款审批人员和代你填表的个人或公司讨论你的申请）。
-

Additional Information (1-2)

- In the past year, has the business or a listed owner been convicted of a criminal offense committed during and in connection with a riot or civil disorder or other declared disaster, or ever been engaged in the production or distribution of any product or service that has been determined to be obscene by a court of competent jurisdiction?
- Is the applicant or any listed owner currently suspended or debarred from contracting with the Federal government or receiving Federal grants or loans?

Additional Information (2-2)

- Are you presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction?
- a. Are you presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction?
- b. Have you been arrested in the past six months for any criminal offense?
- c. For any criminal offense - other than a minor vehicle violation - have you ever been convicted, plead guilty, plead nolo contendere, been placed on pretrial diversion, or been placed on any form of parole or probation (including probation before judgment)?

- 并提供你的公司开户银行名字 (Bank Name) , 转账账号 (Routing Number) 和银行账号 (Account Number)
- 然后, 申请人需要阅读联邦政府各种法规政策, 自证声明所述如实, 最后递交申请即可。通常在**3天之内**, **美国联邦小企业局贷款**审批人员会通过电话或邮件向申请人告知审批结果。

I would like to be considered for an advance of up to \$10,000.

- **Where to Send Funds**

- Bank Name *
- Account Number *
- Routing Number *

If Anyone Helps you in completing this application

- If anyone assisted you in completing this application, whether you pay a fee for this service or not, that person must enter their information below.
- Individual Name
- Name of Company
- Phone Number
- Street Address, City, State, Zip
- Fee Charged or Agreed Upon

I give permission for SBA to discuss any portion of this application with the representative listed above.

(1-5)

- On behalf of the individual owners identified in this application and for the business applying for the loan:

I/We authorize my/our insurance company, bank, financial institution, or other creditors to release to SBA all records and information necessary to process this application and for the SBA to obtain credit information about the individuals completing this application.

(2-5)

- If my/our loan is approved, additional information may be required prior to loan closing. I/We will be advised in writing what information will be required to obtain my/our loan funds.
- I/We hereby authorize the SBA to verify my/our past and present employment information and salary history as needed to process and service a disaster loan.

(3-5)

- I/We authorize SBA, as required by the Privacy Act, to release any information collected in connection with this application to Federal, state, local, tribal or nonprofit organizations (e.g. Red Cross Salvation Army, Mennonite Disaster Services, SBA Resource Partners) for the purpose of assisting me with my/our SBA application, evaluating eligibility for additional assistance, or notifying me of the availability of such assistance.

(4-5)

- I/We will not exclude from participating in or deny the benefits of, or otherwise subject to discrimination under any program or activity for which I/we receive Federal financial assistance from SBA, any person on grounds of age, color, handicap, marital status, national origin, race, religion, or sex.

I/We will report to the SBA Office of the Inspector General, Washington, DC 20416, any Federal employee who offers, in return for compensation of any kind, to help get this loan approved. I/We have not paid anyone connected with the Federal government for help in getting this loan.

CERTIFICATION AS TO TRUTHFUL INFORMATION: By signing this application, you certify that all information in your application and submitted with your application is true and correct to the best of your knowledge, and that you will submit truthful information in the future.

(5-5)

- WARNING: Whoever wrongfully misapplies the proceeds of an SBA disaster loan shall be civilly liable to the Administrator in an amount equal to one-and-one half times the original principal amount of the loan under 15 U.S.C. 636(b). In addition, any false statement or misrepresentation to SBA may result in criminal, civil or administrative sanctions including, but not limited to: 1) fines and imprisonment, or both, under 15 U.S.C. 645, 18 U.S.C. 1001, 18 U.S.C. 1014, 18 U.S.C. 1040, 18 U.S.C. 3571, and any other applicable laws; 2) treble damages and civil penalties under the False Claims Act, 31 U.S.C. 3729; 3) double damages and civil penalties under the Program Fraud Civil Remedies Act, 31 U.S.C. 3802; and 4) suspension and/or debarment from all Federal procurement and non-procurement transactions. Statutory fines may increase if amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015.
- **I hereby certify UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE UNITED STATES that the above is true and correct.**
- [Click for additional statements required by laws and executive orders](#)

Business Owners Information

- **Providing your Email Address and Alternate Phone Number is optional, but is important in case the Loan Center needs to contact you.**
- **你的電郵址及備用電話號碼不是必須填寫的選擇性資料**
- **但是鼓勵你填寫，因為貸款中心對你的申請資料文件如果有疑問，可以即時和你聯絡上，非常重要。**

SBA Economic Injury Disaster Loan (EIDL) Qualifications 經濟受損災難貸款資格

Financially impacted as a direct result of the Coronavirus (COVID-19) since Jan. 31, 2020

財務上自二零二零年一月三十一日起因新冠病毒直接影響

- **Small businesses 小企業**

<https://www.sba.gov/partners/contracting-officials/small-business-procurement/small-business-size-standards> 上網站確認

- General Requirements
 - Federal Small Business
 - Federal standard – **NAICS** (North American Industry Classification System)
 - Independently owned and operated
 - Franchises-www.franchiseregistry.com
- Maximum Size Restrictions Examples
 - Manufacturing- ≤500 Employees **製造業**
 - Wholesaling- ≤100 Employees **批發業**
 - Retail/Service- Avg. Sales \$4.5M to \$32.5M **零售業/服務業**
 - Construction- \$14M to \$33.5M **建築業**

- **Private non-profit organizations of any size 非營利機構**

- **Small agricultural cooperatives and small aquaculture enterprises 小型農漁業**

SBA Economic Injury Disaster Loan (EIDL)

Loan Amount and Use 額度及用處

- Up to \$2 million to help meet financial obligations and operating expenses which could have been met without the disaster

最高額兩百萬元，協助因災難而無法負擔的財務義務及營運費用

- May be used to pay
 - Fixed Debts **固定的支出或債務**
 - Payroll **員工薪資**
 - Accounts Payable **應付帳款**
 - Other bills can't be paid because of the disaster's impact
- Amount should reflect 6 months operating expenses
- There is no obligation to take the loan if offered.

其他因災難影響而無法負擔的帳單

金額應該反應你未來六個月營運所需要的支出

貸款申請被批准後可以不要接受

Additional EIDL Details其他詳情

- No cost to apply
不需申請費用
- Existing SBA loans are OK:
已經有SBA其他的貸款
 - Applicant can have an existing SBA Disaster Loan and still qualify
已有SBA其他災難貸款仍然可以得此貸款
 - Applicant can have other existing SBA Loan (7a, 504, etc.) and still qualify
已有SBA其他(7a, 504 等)保證貸款仍然可以得此貸款
 - Loans cannot be consolidated`
但是不能合併
- Collateral:抵押品
 - If over \$25,000 EIDLs require collateral
超過兩萬五千元需要抵押品
 - SBA will not decline for lack of collateral, but requires the pledge of what is available
SBA 不會因沒有抵押品而拒絕你的貸款但是如果有一定要抵押
 - When Real estate available
如果有房地產

Criteria for Approval 合格條件

- Credit History - acceptable to SBA.
信用歷史: SBA 可接受的信用歷史
- Repayment - business must exhibit the ability to repay the loan. Were you current on your obligations as of Jan 31?
償還能力: 災難前是否有能力付各項支出
- Eligibility – small business owners in all U.S. states and territories suffered working capital losses due to the declared disaster.
符合資格: 全美國及屬地的小企業因新冠病毒而受財務損失者



SBA Economic Injury Disaster Loan (EIDL)

Interest Rate 利率

- 3.75% for small businesses
小企業 3.75%
- 2.75% for private non-profit organizations
非營利組織 2.75%

Term 償還期限

- Long term repayment up to a maximum of 30 years
根據償還能力，最高可長達三十年

Collateral 抵押品

- EIDL over \$25,000 require collateral
超過兩萬五千元需要抵押品
- SBA will not decline a loan for lack of collateral, but requires borrowers to pledge of what is available
SBA 不會因沒有抵押品而拒絕你的貸款，但是如果有則要抵押。

Who is Ineligible? 誰不符合資格?

- Businesses with more than 1/3 of annual gross revenue is gambling
任何企業其年收入三分之一以上是賭博業務
- Casinos & Racetracks where their purpose for being is gambling
賭場及賽馬場其主要目的是賭博業務
- Businesses of a prurient sexual nature
色情有關業務
- Investment or Lending companies
投資或借款公司
- Charitable Organizations (Private non-profits organizations is eligible)
慈善機構 (私人的非營利機構是合格的)
- Religious Organizations
宗教機構

Important Notes About Your Application

- If more funds are needed, you can submit supporting documents and request an increase
- If less funds are needed you can request a reduction
- If denied you will be given up to six months to provide new information and a written reconsideration request

Business- The following items MUST be submitted 1-2

企業必須一定要繳納的文件 (1)

1. (SBA Form 5) – 2 pages of application

5號表格兩頁，填好，簽名，日期

2. (IRS Form 4506) Completed and signed Tax Information

Authorization completed and signed by the following

4506 表格 所有下列人員都要填完整，簽名，日期

- each applicant, each principal owning 20 percent or more of the applicant business

申請者及所有擁有企業20%及以上者

- each general partner or managing member

所有合夥人或管理階層

- any owner who has greater than 50 percent ownership in an affiliate business. Affiliates include, but are not limited to, business parents, subsidiaries, and/or other businesses with common ownership or management

擁有超過50%的企業，包括(但不限於)合夥人，子公司，或其他共同擁有權或管理

Form 5 - Page 1 第一頁

The Form 5 has Five pages total
5 號表格共有五頁

Only 2 pages for you to complete
你只須要填 2 頁

Remaining 3 pages are instructions
3-5 頁是說明

<input type="checkbox"/> Physical Damage -- Indicate type of damage <input type="checkbox"/> Real Property <input type="checkbox"/> Business Contents <input type="checkbox"/> Economic Injury (EIDL)		<input type="checkbox"/> Military Reservist EIDL (MREIDL) <small>(complete the following)</small> * Name of Essential Employee _____ * Employee's Social Security Number _____							
PLEASE PROVIDE ALL INFORMATION OR DOCUMENTATION REQUESTED IN THE ATTACHED FILING REQUIREMENTS. <small>* For information about these questions, see the attached Statements Required by Laws and Executive Orders.</small> Apply online at https://disasterloan.sba.gov/ela/ OR send completed applications to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, Texas 76155									
2. ORGANIZATION TYPE *Sole Proprietors should complete form 5C <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Limited Liability Entity <input type="checkbox"/> Corporation <input type="checkbox"/> Nonprofit Organization <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____									
3. APPLICANT'S LEGAL NAME _____ _____		4. FEDERAL E.I.N. (if applicable) _____							
5. TRADE NAME (if different from legal name) _____ _____		6. BUSINESS PHONE NUMBER (including area code) _____ _____							
7. MAILING ADDRESS <input type="checkbox"/> Business <input type="checkbox"/> Home <input type="checkbox"/> Temp <input type="checkbox"/> Other _____ Number, Street, and/or Post Office Box City County State Zip _____ _____									
8. DAMAGED PROPERTY ADDRESS(ES) BUSINESS PROPERTY IS: (If you need more space, attach additional sheets.) <input type="checkbox"/> Same as mailing address <input type="checkbox"/> Owned <input type="checkbox"/> Leased Number and Street Name City County State Zip _____ _____									
9. PROVIDE THE NAME(S) OF THE INDIVIDUAL(S) TO CONTACT FOR: <table border="1"><thead><tr><th>Loss Verification Inspection</th><th>Information necessary to process the Application</th></tr></thead><tbody><tr><td>Name _____</td><td>Name _____</td></tr><tr><td>Telephone Number _____</td><td>Telephone Number _____</td></tr></tbody></table>				Loss Verification Inspection	Information necessary to process the Application	Name _____	Name _____	Telephone Number _____	Telephone Number _____
Loss Verification Inspection	Information necessary to process the Application								
Name _____	Name _____								
Telephone Number _____	Telephone Number _____								
10. ALTERNATE WAY TO CONTACT YOU <input type="checkbox"/> Cell Number _____ <input type="checkbox"/> E-mail _____ <input type="checkbox"/> Fax Number _____ <input type="checkbox"/> Other _____									
11. BUSINESS ACTIVITY: _____		12. NUMBER OF EMPLOYEES (pre-disaster): _____							
13. DATE BUSINESS ESTABLISHED: _____		14. CURRENT MANAGEMENT SINCE: _____							
15. AMOUNT OF ESTIMATED LOSS: <input type="checkbox"/> Real Estate <input type="checkbox"/> Inventory <small>If unknown, enter a question mark</small> <input type="checkbox"/> Machinery & Equipment <input type="checkbox"/> Leasehold Improvements _____ _____									
16. INSURANCE COVERAGE (IF ANY) (If you need more space, attach additional sheets.)		Coverage Type: _____ Name of Insurance Company and Agent _____ _____ _____							
Phone Number of Insurance Agent _____		Policy Number _____							

Form 5 – Page 2 第二頁

17. OWNERS (Individuals and businesses.) <small>(If you need more space attach additional sheets.)</small>						<small>Complete for each: 1) proprietor, or 2) limited partner who owns 20% or more interest and each general partner, or 3) stockholder or entity owning 20% or more voting stock.</small>					
Legal Name				Title/Office		% Owned		E-mail Address			
SSN/EIN*		Marital Status		Date of Birth*		Place of Birth*		Telephone Number (area code)		US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No	
Mailing Address						City		State		Zip	
Legal Name				Title/Office		% Owned		E-mail Address			
SSN/EIN*		Marital Status		Date of Birth*		Place of Birth*		Telephone Number (area code)		US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No	
Mailing Address						City		State		Zip	
<small>* For information about these questions, see the attached Statements Required by Laws and Executive Orders.</small>											
Business Entity Owner Name				EIN		Type of Business			% Ownership		
Mailing Address						City		State		Zip Code	
E-mail Address								Phone			
18. For the applicant business and each owner listed in item 17, please respond to the following questions, providing dates and details on any question answered YES (Attach an additional sheet for detailed responses).											
a. Has the business or a listed owner ever been involved in a bankruptcy or insolvency proceeding?										<input type="checkbox"/> Yes <input type="checkbox"/> No	
b. Does the business or a listed owner have any outstanding judgments, tax liens, or pending lawsuits against them?										<input type="checkbox"/> Yes <input type="checkbox"/> No	
c. In the past year, has the business or a listed owner been convicted of a criminal offense committed during and in connection with a riot or civil disorder or other declared disaster, or ever been engaged in the production or distribution of any product or service that has been determined to be obscene by a court of competent jurisdiction?										<input type="checkbox"/> Yes <input type="checkbox"/> No	
d. Has the business or a listed owner ever had or guaranteed a Federal loan or a Federally guaranteed loan?										<input type="checkbox"/> Yes <input type="checkbox"/> No	
e. Is the business or a listed owner delinquent on any Federal taxes, direct or guaranteed Federal loans (SBA, FHA, VA, student, etc.), Federal contracts, Federal grants, or any child support payments?										<input type="checkbox"/> Yes <input type="checkbox"/> No	
f. Does any owner, owner's spouse, or household member work for SBA or serve as a member of SBA's SCORE, ACE, or Advisory Council?										<input type="checkbox"/> Yes <input type="checkbox"/> No	
g. Is the applicant or any listed owner currently suspended or debarred from contracting with the Federal government or receiving Federal grants or loans?										<input type="checkbox"/> Yes <input type="checkbox"/> No	
19. Regarding you or any joint applicant listed in Item 17:											
a) are you presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction; b) have you been arrested in the past six months for any criminal offense; c) for any criminal offense - other than a minor vehicle violation - have you ever: 1) been convicted, 2) plead guilty, 3) plead nolo contendere, 4) been placed on pretrial diversion, or 5) been placed on any form of parole or probation (including probation before judgement)? <div style="text-align: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Name: _____</div>											
20. PHYSICAL DAMAGE LOANS ONLY. If your application is approved, you may be eligible for additional funds to cover the cost of mitigating measures (real property improvements or devices to minimize or protect against future damage from the same type of disaster event). It is not necessary for you to submit the description and cost estimates with the application. SBA must approve the mitigating measures before any loan increase. By checking this box, I am interested in having SBA consider this increase. <input type="checkbox"/>											
21. If anyone assisted you in completing this application, whether you pay a fee for this service or not, that person must print and sign their name in the space below.											
Name and Address of Representative (please include the individual name and their company)											
<small>(Signature of individual)</small>						<small>(Print individual Name)</small>					

Business- The following items MUST be submitted 2-2 **企業必須一定要繳納的文件 (2)**

3. Complete copies, including all schedules, of the most recent Federal income tax returns for the applicant business; an explanation if not available

最近兩年的報稅表，如果沒有，請附說明解釋

4. (SBA Form 413) Personal Financial Statement completed, signed, and dated by the applicant, each principal owning 20 percent or more of the applicant business, and each general partner or managing member.

SBA 413表格，個人財務報表，申請者及所有擁有企業20%及以上者，所有合夥人或管理階層，簽名，日期

5. (SBA Form 2202) Schedule of Liabilities listing all fixed debts

SBA 2202表格，列出所有要付的支出/債務

Non-profit Org.- The following items MUST be submitted

非營利機構必須繳交的文件

Private Non-profit organizations (except Religious/Charitable organization)

非營利機構 (除了宗教及慈善機構)

- (SBA Form 5) completed and signed

5號表格兩頁，填好，簽名，日期

- A complete copy of the organization's most recent tax return OR a copy of the organization's IRS tax-exempt certification and complete copies of the organization's three most recent years' "Statement of Activities"

最近的報稅表或免稅証明影本，或最近三年”財務活動報告”

- (SBA Form 2202) Schedule of Liabilities

SBA 2202表格，列出所有要付的支出/債務

- (IRS Form 4506-T) Tax Information Authorization completed and signed for each applicant and for any affiliated entity. Affiliates include, but are not limited to, business parents, subsidiaries, and/or other businesses with common ownership or management.

IRS Form 4506-T 報稅資訊授權表，申請者及所有擁有企業20%及以上者，所有合夥人或管理階層，簽名，日期

You may be requested to provide additional information

Provide within 7 days of the information request

被要求提供補充資料時，請在七天內答覆

- Complete copy, including all schedules, of the most recent Federal income tax return for
 - each principal owning 20 percent or more,
 - each general partner or managing member,
 - and each affiliate when any owner has more than 50 percent ownership in the affiliate business.
- Affiliates include, but are not limited to, business parents, subsidiaries, and/or other businesses with common ownership or management
- If the most recent Federal income tax return has not been filed, a year-end profit-and-loss statement and balance sheet for that tax year

如果沒有 2019 報稅表可用年終損益表及資產負債表代替

- A current year-to-date profit-and-loss statement

本年至今損益表

- Additional Filing Requirements (SBA Form 1368) providing monthly sales figures for will generally be required when requesting an increase in the amount of economic injury. (This is especially important for Economic Injury Disaster Loans).

如果要求增加貸款金額則要填1368表格，列出今年與過去同月份每個月的銷售金額

Applying SBA Disaster Loan (EIDL)

New York District Office (NYDO)

Everyone Should Apply!! **每個人都應該申請**

NO cost to apply 不需要申請費

You have NO obligation to accept it when it is approved.

申請被批准後你可以不接受

1-year deferment payment

一年之後才開始償還

Applying for SBA Disaster Loan (EIDL)

New York District Office (NYDO)

- For Help with your application, you can reach out to SBA's Disaster Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov.
- Follow us on Twitter @SBA New York for real-time updates and program notices.
- Additional information will be posted on the SBA New York District Office webpage at www.sba.gov/ny

The Three Step Disaster Loan Process

Apply online per previous slides

Loan Processing Decision

- Information is verified and credit checked; you may be asked for more info
- Forecasts are completed to determine the EIDL amount
- A loan officer contacts you to make recommendation and discuss next steps
- Decision normally takes up to 4 weeks

Loan Closes and Funds Disbursed

- Sign and Submit Loan Documents
- Initial disbursement of \$25K within 5 days
- A Case Manager is assigned that will help you with the rest

Forbearance of Your Existing SBA Loan

7(a) Loans and Micro Loans

- Lenders may help with temporary cash flow issues by deferring payments
- For 7(a) loans, up to six (6) consecutive months
 - *Unless guarantee has been sold, in which case 90 days*
- For micro loans, up to six (6) consecutive months
 - *Deferment may not cause the loan to extend beyond the maximum six (6) year maturity*

504 Loans

- CDCs may help with temporary cash flow issues by deferring payments
- Up to six (6) consecutive months or 20% of the original loan amount, whichever is less

Important Non-Monetary Assistance from SBA

SBA has three local Resource Partners

- Small Business Development Centers (SBDC)
- SCORE Mentors
- Women's Business Center (WBC)

A range of help during the downturn, to include:

- Cash flow management / short term financial management
- Messaging / Social Media to stay engaged with customers
- Import/Export
- Supply Chain
- Strategic Planning and Financial Tune-Up; prepare to prosper after the disaster
- Planning for further disasters / Risk management / Insurance counseling

SBA and Resource Partners' Assistance

- Free assistance with reconstructing financial records, preparing Financial Statement and submitting the loan application is available from any of SBA's partners: Small Business Development Centers (SBDC), SCORE, Women's Business Centers (WBC), and Veteran's Business Outreach Centers.
- For the local assistance, visit <https://www.sba.gov/local-assistance>
- For SBA affiliate definition and rules:
- http://www.sba.gov/sites/default/files/articles/affiliatio_ver_03.pdf
- For SBA Small Business Standard <https://www.sba.gov/partners/contracting-officials/small-business-procurement/small-business-size-standards>

Applying for SBA Disaster Loan (EIDL)

New York District Office (NYDO)

For detailed information on SBA programs about the coronavirus,
please visit: www.sba.gov/coronavirus

For information on all federal programs, visit
www.usa.gov/coronavirus

or

www.gobierno.usa.gov/coronavirus (en Español).

More Assistance will Come Some

- Please send me a message, so you will be on my mailing list
請送你的電郵址給我
- I will send you the Power Point file with Chinese translation
我會送你有中文的幻燈片
- Send you the updated information about the EIDL
我會送你有關災難貸款的新資料
- Send you the new Federal programs and assistance
我會送你新的聯邦協助資料

THANK YOU

Man-li.lin@sba.gov

郭曼麗



Norman Eng
Public Affairs Specialist
SBA Massachusetts District Office

Norman.Eng@sba.gov



Man-Li Lin
Economic Development Specialist
SBA New York District Office

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John Xu, CGBP
Lender Relations Specialist
District International Trade Officer
SBA Connecticut District Office

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